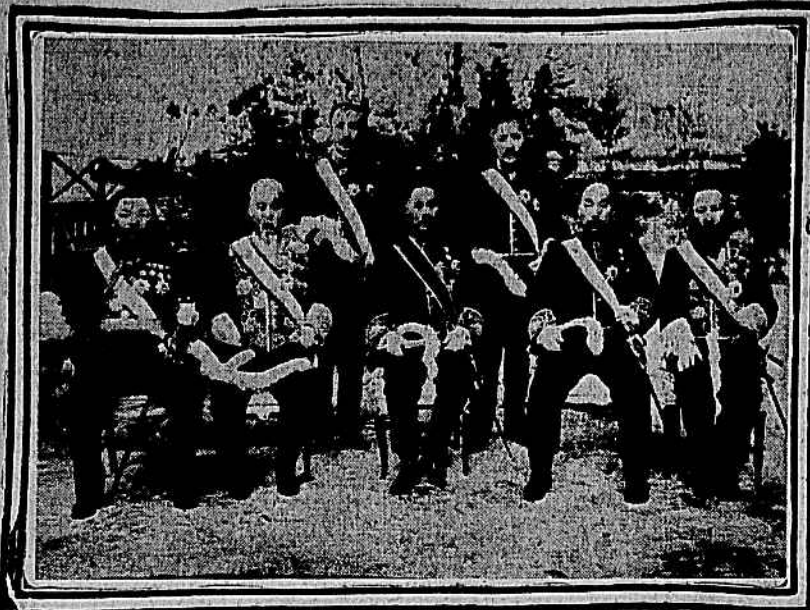


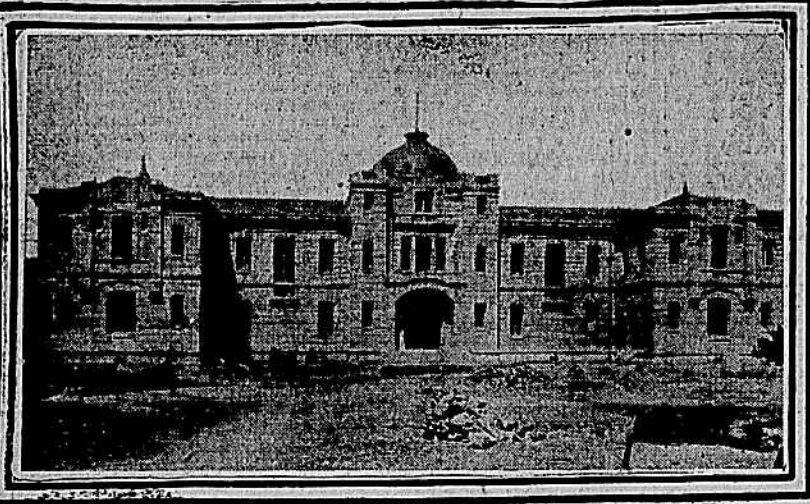
# The New Seoul--How the Capital of Korea is Changing Under Japanese Rule--Reorganization of Finances



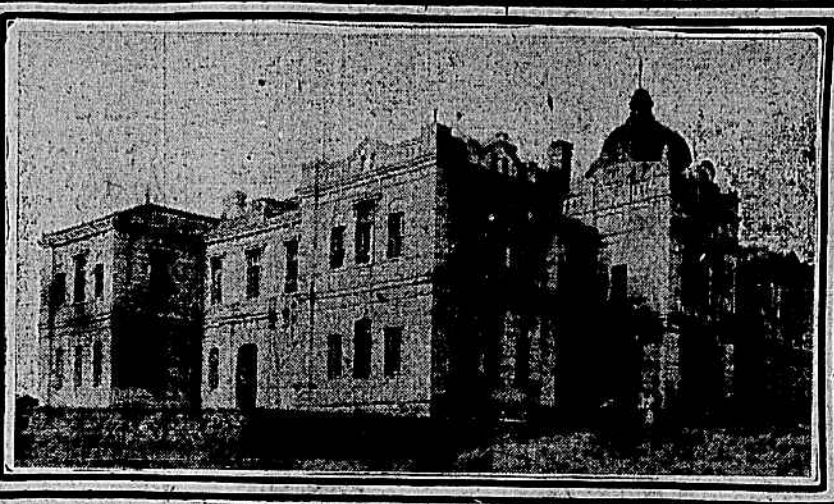
KOREAN CABINET MINISTERS.



SEOUL HAS AN ELECTRIC CAR LINE RUN BY AMERICANS.



THE NEW SUPREME COURT BUILDING AT SEOUL.



THE FINANCE DEPARTMENT.

BY FRANK G. CARPENTER.

Seoul, Korea, 1909.  
I want to tell you what the Japanese are doing in Korea. They have taken the Hermit Kingdom by the neck and are shaking its dry bones into action. They are establishing courts, abolishing the old laws, and reorganizing the finances. They propose to build roads, to reforest the mountains, to open the mines and to turn this half-barren country into a garden. All these things are in their beginnings, but a start has been made, and signs of progress are everywhere to be seen.

## The New City of Seoul.

The capital, Seoul, is fast becoming a new city. When I came here twenty years ago, the trip from the seaport, Chemulpo, took over twelve hours, and I had to have a pony and eight men to bring myself and wife to the walk. I rode the pony and the madame came in a chair borne on the shoulders of four coolies, with a relay of four others to help them. Toward the end of the journey we had to push on for fear we might not get to Seoul before the gates closed. The city is surrounded by a massive wall nine miles in length and thirty feet high. At that time this wall was entered only by gates, and these were closed at night by heavy doors plated with iron, which were not opened again until the next day. We got in just in time to see the gates close. There was no hotel, and we had to be met by the soldiers of our legion, and were quartered there during our stay.

The city still has its walls, but the gates now stand open day and night, and an electric street car line runs through two of them and on out into the country. An electric light globe prevents the closing of the one which we entered, and another gate has proved too small to accommodate the traffic and has been cut out by the Japanese. Wide roads, being made through the walls on each side. The gate itself, which is a temple-like structure, with a double roof of heavy tiles, has been faced with stone, and it is now proposed to put a commercial museum in the soldiers' guardroom above it. In that old gate all the industries of the new Korea will be shown side by side with those of other nations, and the people will thus be taught the various methods of manufacture and sale.

Signal Fires vs. Electricity.  
As we came into Seoul that night we could see the signal fires blazing on the mountains which surround the city, and were told that they were the last of the long series of watch fires built upon the hills of other parts of Korea to notify the King that the country was quiet and all was at peace.

To-day there are watch fires no longer, but in their place Korea has its wireless telegraph stations, and the capital is covered with telephone wires. One of the oldest buildings of the palace, in which the Emperor now lives, has been turned into a telephone booth, and Japanese helio girls sit there and take messages from all parts of the

city. There are telegraph wires to every large village, with more than 2,000 miles of line open, and cables across to Japan.

**Electric Lights and Street Cars.**  
The old Seoul was pitch dark at night. The laws were that the ordinary man should not go about after dark, only officials and foreigners and their servants being permitted to do so. Women were never seen on the streets in the daytime, and the night was supposed to be their time for calling. When we went out we took the kase, or the lantern to carry our lantern, and this consisted of a frame-work, holding a candle with a red, white and blue gauze cloth thrown over it. The Seoul of to-day is fairly well lighted. Many of the stores keep open during the evening, and most of the houses have an oil lamp or an electric light globe at their front gate. Looking down the wide main streets of the city makes one think of one of the larger towns of our country, for the lights alone are to be seen, and the low one-story buildings are lost in the darkness.

Seoul has now an electric car line run by Americans. It was put in long before the Japanese took hold of the government, and about half of the stock belongs to the retired Emperor, who has refused to sell out to the Japanese capitalists. The Koreans are now parading the road. At first they said it was magic, and a mob destroyed some of the cars. Their theory was that the line would prevent the spirits giving them rain. They said the cars were boats, and that the gods, looking down from the skies, seeing them swimming to and fro through the streets, would say: "These people need no rain, for their city is swimming in water."

A somewhat similar feeling prevailed as to the magic in the telephone and telegraph systems. Many of the Korean women, knowing that speech went over the wires, thought the poles must contain spirits and that the sound buzzing on the wires was their voices. Indeed, some said their prayers to the telephone poles at the time.

**Chin-Gu-Kai.**  
Have you ever heard of Chin-Gu-Kai? It is a section of Seoul which contains 20,000 Japanese people. It has big official buildings, many two-story houses and long streets of stores, which would be a credit to Tokio. Some of the stores have plate-glass windows, and nearly all carry large stocks of goods. Here everything is clean. The roadways are swept, and most of them are as smooth as a floor. There are banks, brick school buildings, a post-office and all sorts of business establishments.

At one side of this section is a great frame office structure devoted to the resident general, who governs Korea, with the Emperor as the nominal head; and back of it is the home of this high official, with a thousand acres or more of Nam-San Mountain

about it. The old mountain had lain there a wilderness for thousands of years. It had seen the wall built more than 500 years ago, and had watched the generations rise and fall from then until now. It remained for the Japanese to make it a beautiful park. They have cut roads through the pines and have built many pavilions, until now it is one of nature's most beautiful gardens.

I had the good fortune to be invited to a garden party given there by the resident general the other day. More than 2,000 of the high-class Koreans and Japanese officials were present. His Excellency received us out in the open, and there were luncheons and tea-houses throughout the grounds whose waiters were beautiful Japanese maidens. At the close we had dinner in a great tent, covering tables sufficient to seat the 2,000 guests, and the Japanese military band sang a song composed by Viscount Sone in honor of the occasion.

**Mud vs. Brick.**  
Twenty-five years ago there was not a brick in Korea. The houses were all made of mud, or wood or of stones piled up one on top of the other and covered with roofs of heavy black tiles, or straw thatch, held down with straw ropes. When I visited the city twenty years ago outside the homes of the missionaries and the palaces of the king there was not a two-story structure to be seen anywhere. The place contained 300,000 or 400,000 people, the most of whom lived in mud huts with roofs of straw thatch. The huts were all made in the shape of a horseshoe with quarters at the back for the women. There were larger houses roofed with tiles which formed the homes of the nobles, and these were shut off from the streets by low stable-like structures, in which the servants and retainers were quartered. The houses were all heated by stoves which ran under the floors and emitted their smoke into the street through openings cut at about the height of one's waist from the ground. At meal times, and more especially mornings and evenings, these holes poured forth volumes of smoke, and the air was so thick that one could almost cut it and the passerby had to cough.

To-day Seoul has thousands of similar houses. Of the two hundred thousand and odd which make up the native population, 99 per cent. live in such quarters. They have no sewers, and the slops run out into open ditches which have been cut through the streets. The Japanese have covered some of these ditches and they are now putting in drains. As to the buildings, a new class of structure is rapidly rising and the people stand and gaze at them in open-mouthed wonder. The Young Men's Christian Association has just completed a brick home of two stories, which is heated by steam. It is a wonder of wonders to the average Korean, who cannot tell whence comes the heat. The bricks for that building are being made outside of the city. Yards have been there constructed, which are

now turning out bricks by the millions. The clay is excellent and a large part of the new Seoul will be built of these bricks. There are other brickyards at Yong-San, the military city on the edge of Seoul, and there is no lack of fine building material.

**The New Government Buildings.**  
Among the large buildings are many which are going up for the government. These are nominally Korean, but are really Japanese. The cabinet ministers act as the nominal advisers to the emperor, but under them are Japanese vice-ministers who really control and whose clerks are almost all Japanese.

Not far from where I am living in the foreign section of Seoul is the new finance department. This is a fine two-story brick structure covered with stucco. It is built on an elevation overlooking the palace in which the retired emperor lives, so that the clerks can see all that goes on inside the palace grounds. This is very offensive to his majesty, who has always objected to any one looking over his walls, and has bought several foreign structures because they commanded such a view. He paid \$200,000 for the French legation for this very reason, and he has, I am told, several times tried to buy the American consulate, which is on a hill, lower down. Some men have even bought lots and started buildings in order to make his majesty buy them at high prices.

Another fine government building is that of the Supreme Court. This is somewhat similar to the structure of the finance department. It is situated on the main street, which runs between the east and west gates, and not far from a big two-story brick which is being built for a native Korean bank.

**How the Officials Raised Money.**  
That bank, by the way, marks one of the most wonderful changes which is going on here. Until lately no Korean was allowed to have any right to money that the king was bound to respect. Every official squeezed the man below him, and if he did not give up a share of his goods upon demand had him whipped or tortured in some way or another, until he did so.

One common persuader was a flexible paddle about as wide as the palm of your hand and ten or twelve feet in length. The man to be squeezed was stripped to the skin and laid face downward on the ground, and held there by more or less by a cord to his head, or he was tied to a perch so that it was impossible for him to move. Then the paddlers would strike him so many blows on the thighs. The second of three always brought blood, and the third would mean death. Burning and bone crushing were other methods of torture, and men were kept for years in prison on false charges as means of extortion. Under such conditions the man who showed he had money was sure of persecution and all loans were secretly made. The Japanese have done away with this squeezing, and the thousands of officials who lived upon it have now gone to the wall.

**The New Currency.**  
The money is changed. During that trip across country to Seoul I had to have an extra man to carry the money to pay the coolies at the end of the trip, and for my expenses in the capital, and from now on the country will be on a gold basis. Japanese bank notes are everywhere taken and Japanese silver, nickel and copper coins are in common use. The reorganization of the finances has been one of the great problems that the Japanese have had to deal with, but the vice-minister of finance, Mr. Arai, tells me that it is now practically solved and that he anticipates no further trouble. He says the government has lost money in taking the Korean nickels at half rate and that the counterfeiters they have

had to accept have amounted to millions. They have already exchanged about 500,000 yen of them, the average nickel being worth something like three-fifths of its value instead of the twenty-five-fifths at which it was taken.

**A Modern Banking System.**  
Mr. Arai has organized a banking system for Korea. The central treasury is now the Dai Ichi Bank, and there are in addition industrial banks which are loaning money against land to the farmers. They make long loans at 12 and 15 per cent. a year, which are considered especially low rates for Korea. These industrial banks have savings departments connected with them, and there are also post-office savings banks, which have more than 1,400,000 yen on deposit. Many Koreans are putting their money into these banks, although the interest is comparatively low.

In addition to this, the government is now organizing a system of small capital associations. These will have a central head, with about 100 branches, and will issue small loans to petty farmers. The loans will be as low as \$25, and may be secured by crops and chattel mortgages. All these things will tend to create thrift among the Koreans, which heretofore has been impossible on account of the squeezing and insecurity of all money.

Indeed, one of the common Korean banks of the past has been old Mother Earth, and this especially so during the winter. When a farmer sold his corn and wanted to keep the money over until spring he would dig a pit six feet deep and four or more feet square; and at the first frost would put down a layer of cash and sprinkle earth and water over it. By morning it would be frozen stiff.

The next night he would put down another layer of coins with mud on top. This would freeze and so he would go until he had a block of frozen earth as hard as ice filled with these coins at 1,000 to a dollar. The work was done secretly and the work was such that it would take days to discover the coins.

**High Interest.**  
I am surprised at the enormous interest that the Koreans are paying. Loans on good security are made at from 2 to 5 per cent. a month, and the unscrupulous Japanese money lenders are getting much more. It is only fair to say that the natives do like wise. A common way of loaning on property is to hand over the deed to the house or lot in case the loan is not paid, and as until now there have been no means of regulation, this means the transfer of the property. The Japanese should protect the Koreans to such transactions. If they do not all the lands and houses of the country will soon go into the hands of the former. The Koreans are great borrowers and they cannot resist the money temptation. They do not think of pay day until it comes, and as a result are not able to meet their obligations.

**A Nation of Children.**  
Indeed, it is up to the Japanese government to protect the Koreans from one class of its subjects who are now overrunning this country. The Koreans are a nation of children. They have been so ground down in the past that they have not learned to hustle and to look out for themselves. They are wonderfully gentle and trusting, and the shrewd Japanese can easily take advantage of them. He is doing so to-day, notwithstanding the government tries to prevent it, and the authorities should put on the screws and punish severely all such offenses. Henceforth, the Koreans should be kinder, the most rational and the most humane soldiers on earth. Indeed, it seems to me that Japan has in this low class element which has come to Korea a problem far more serious than the people think. It is Prince Hiro, could transmit to the Japanese in Korea the same feeling of brotherly love and charity which he and the better class Japanese have they would soon make the Koreans the strong friends of Japan.

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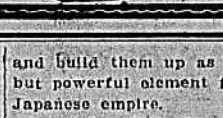
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